

| | | |
|---|------------------|-------------|
| Information to identify the case: | | |
| Debtor 1 | Kelly M. Lambert | |
| | First Name | Middle Name |
| | Last Name | |
| Debtor 2 (Spouse, if filing) | | |
| | First Name | Middle Name |
| | Last Name | |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 20-21621-GLT | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelly M. Lambert

8/12/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kelly M. Lambert
Debtor

Case No. 20-21621-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Aug 12, 2025

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2025:

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db | + Kelly M. Lambert, 6500 Adelphia St, Pittsburgh, PA 15206-1079 |
| 15245904 | + Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142 |
| 15245905 | + Rocket loans, 1001 Woodward, Detroit, MI 48226-1904 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--------------------------------------|----------------------|--|
| smg | EDI: PENNDEPTREV | Aug 13 2025 04:07:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Aug 13 2025 04:07:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: PRA.COM | Aug 13 2025 04:07:00 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + EDI: PRA.COM | Aug 13 2025 04:07:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + EDI: AISACG.COM | Aug 13 2025 04:07:00 | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| cr | Email/Text: bncmail@w-legal.com | Aug 13 2025 00:17:00 | TD Bank USA, N.A., c/o Weinstein & Riley, 1415 Western Avenue, Suite 700, Seattle, WA 98101 |
| 15438788 | + Email/Text: BKRMailOps@weltman.com | Aug 13 2025 00:17:00 | Allegent Community Federal Credit Union, c/o Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829 |
| 15245894 | + EDI: CAPITALONE.COM | Aug 13 2025 04:00:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15259721 | EDI: CAPITALONE.COM | Aug 13 2025 04:00:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15256490 | Email/PDF: bncnotices@becket-lee.com | Aug 13 2025 00:31:53 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15245895 | EDI: CITICORP | Aug 13 2025 04:00:00 | Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108 |
| 15269990 | EDI: CITICORP | Aug 13 2025 04:00:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 12, 2025

Form ID: 3180W

Total Noticed: 42

| | | | |
|----------|---|----------------------|---|
| 15245896 | + EDI: CITICORP | Aug 13 2025 04:00:00 | Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 15245897 | ^ MEBN | Aug 13 2025 00:06:56 | Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654 |
| 15245898 | + Email/PDF: creditonebknotifications@resurgent.com | Aug 13 2025 00:30:35 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 15249406 | EDI: DISCOVER | Aug 13 2025 04:00:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15245899 | + EDI: DISCOVER | Aug 13 2025 04:00:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15272011 | + Email/Text: kburkley@berNSTEINLAW.com | Aug 13 2025 00:17:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15245900 | + Email/Text: administrative@foundationfinance.com | Aug 13 2025 00:17:00 | Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262 |
| 15245901 | + EDI: CAPITALONE.COM | Aug 13 2025 04:00:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |
| 15265593 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 13 2025 00:30:40 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15245902 | + Email/Text: bankruptcy@marinerfinance.com | Aug 13 2025 00:16:00 | Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 15508939 | EDI: PRA.COM | Aug 13 2025 04:07:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 15273148 | EDI: PRA.COM | Aug 13 2025 04:07:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15251476 | + Email/Text: ebnpeoples@grblaw.com | Aug 13 2025 00:16:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 15245903 | + Email/Text: bankruptcyteam@rocketmortgage.com | Aug 13 2025 00:17:00 | Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 15258349 | + Email/Text: bankruptcyteam@rocketmortgage.com | Aug 13 2025 00:17:00 | Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 15245906 | Email/Text: amieg@stcol.com | Aug 13 2025 00:15:00 | State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716 |
| 15245907 | + EDI: SYNC | Aug 13 2025 04:00:00 | Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15245908 | + EDI: SYNC | Aug 13 2025 04:00:00 | Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15246321 | + EDI: AIS.COM | Aug 13 2025 04:07:00 | Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901 |
| 15245909 | + EDI: SYNC | Aug 13 2025 04:00:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15245910 | + EDI: SYNC | Aug 13 2025 04:00:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 15254618 | Email/Text: bncmail@w-legal.com | Aug 13 2025 00:17:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101 |
| 15245911 | + EDI: WTRRNBNK.COM | Aug 13 2025 04:07:00 | Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 15264578 | Email/Text: BNCnotices@dcmServices.com | Aug 13 2025 00:16:00 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 12, 2025

Form ID: 3180W

Total Noticed: 42

| | | | |
|----------|---|----------------------|---|
| 15245912 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Aug 13 2025 00:17:00 | USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 |
| 15257753 | Email/Text: bankruptcy.accounts@wakeassoc.com | Aug 13 2025 00:16:00 | STEEL CITY ANESTHESIA LLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250 |
| 15245913 | Email/Text: bankruptcy.accounts@wakeassoc.com | Aug 13 2025 00:16:00 | Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909 |

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Quicken Loans, LLC |
| cr | | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/ |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | *+ | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| cr | *+ | Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812 |
| 15255064 | *+ | Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901 |
| 15252078 | ##+ | Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812 |

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| Denise Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com |
| Denise Carlon | on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com |
| Garry Alan Masterson | on behalf of Creditor Riverset Credit Union pitecf@weltman.com gmasterson@weltman.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Maria Miksich | on behalf of Creditor Quicken Loans LLC mmiksich@kmllawgroup.com |
| Matthew M. Brennan | on behalf of Debtor Kelly M. Lambert attorneymatthewbrennan@gmail.com |

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 12, 2025

Form ID: 3180W

Total Noticed: 42

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9